

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Nicole R Massey
 Debtor

Case No. 16-14458-sr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 33

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Nicole R Massey, 2406 N. 54th Street, Philadelphia, PA 19131-1309
 13748851 Acceptance Now, Acceptance Now Customer Service, 501 Headquarters Dr, Plano, TX 75024
 13748852 +Aes/pnc Natl City, Pob 61047, Harrisburg, PA 17106-1047
 13748857 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
 13748860 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 13748865 +Meridian Financial Svc, P.O. Box 1410, Asheville, NC 28802-1410
 13748866 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 13748868 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 13748869 +Nissan Motor Acceptance Corp/Infinity Lt, Nmac/Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
 13748871 +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
 13748876 +Police & fire, 901 Arch St, Philadelphia, PA 19107-2404
 13748878 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13748895 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 24 2016 02:04:21 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 24 2016 02:02:49 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 24 2016 02:03:56 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13748854 +EDI: GMACFS.COM Sep 24 2016 01:48:00 Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
 13748855 +EDI: CAPITALONE.COM Sep 24 2016 01:48:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
 13748856 +EDI: CHASE.COM Sep 24 2016 01:48:00 Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 13748859 +EDI: WFNNB.COM Sep 24 2016 01:48:00 Comenity Bank/Dress Barn, Po Box 182125, Columbus, OH 43218-2125
 13748861 +EDI: IRS.COM Sep 24 2016 01:48:00 Department of the Treasury, Internal Revenue Service, PO BOX 8208, Philadelphia, PA 19101-8208
 13748862 +E-mail/Text: electronicbkdocs@nelnet.net Sep 24 2016 02:03:39 Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 13748864 +E-mail/Text: eweber@kingscreekplantation.com Sep 24 2016 02:02:30 King's Creek Plantation, 191 Cottage Cove Lane, Williamsburg, VA 23185-5811
 13748870 +Fax: 407-737-5634 Sep 24 2016 03:06:06 Ocwen Loan Sevicing Llc, Attn: Research Dept, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
 13748874 +E-mail/Text: nod.referrals@fedphe.com Sep 24 2016 02:02:14 Phelan Hallinan & Schmieg, LLP, Attn: Matthew G. Brushwood, Esq., 1617 JFK BLVD., Suite 1400, Philadelphia, PA 19103-1814
 13748873 +E-mail/Text: nod.referrals@fedphe.com Sep 24 2016 02:02:14 Phelan Hallinan & Schmieg, LLP, 1617 JFK BLVD., Suite 1400, Philadelphia, PA 19103-1814
 13748875 +EDI: RESURGENT.COM Sep 24 2016 01:48:00 Pinnacle Credit Services, Po Box 640, Hopkins, MN 55343-0640
 13748889 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 24 2016 02:08:43 Regional Acceptance Co, 1420 East Fire Tower Rd, Greenville, NC 27858-4139
 13748890 +EDI: SWCR.COM Sep 24 2016 01:48:00 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
 13748891 +EDI: RMSC.COM Sep 24 2016 01:48:00 Synchrony Bank/HH Gregg, Po Box 965064, Orlando, FL 32896-5064
 13748892 +EDI: RMSC.COM Sep 24 2016 01:48:00 Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064
 13748893 +EDI: WTRRRNBANK.COM Sep 24 2016 01:48:00 Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
 13748894 +EDI: VERIZONEAST.COM Sep 24 2016 01:49:00 Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13748853* +Aes/pnc Natl City, Pob 61047, Harrisburg, PA 17106-1047
 13748858* +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
 13748863* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 13748867* +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 13748872* +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
 13748877* +Police & fire, 901 Arch St, Philadelphia, PA 19107-2404
 13748879* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13748880* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13748881* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13748882* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13748883* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Sep 23, 2016

***** BYPASSED RECIPIENTS (continued) *****

13748884* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
13748885* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
13748886* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
13748887* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
13748888* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

TOTALS: 0, * 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2016 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
STEPHEN MATTHEW DUNNE on behalf of Debtor Nicole R Massey bestcasestephen@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Nicole R Massey**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3547**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-14458-sr**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicole R Massey

9/22/16

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.